# Basic Life Insurance

The South Dakota State Employee Benefits Program provides $25,000 worth of basic life insurance and accidental death and dismemberment (AD&D) coverage to you if you are a benefit eligible employee.

- The State pays the basic life insurance and AD&D premium; the benefit is provided at no cost to you.
- Basic life insurance is not portable but can be converted if you leave employment with the State.

**Questions?** For more information on basic life insurance and AD&D, go to https://sd.gov/bhra, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).

**WITH ALL INSURANCE, IT'S IMPORTANT TO REMEMBER...**

A primary beneficiary is the person or persons who will receive the benefit should you pass away.

A contingent beneficiary will receive the benefit if both you and any named primary beneficiaries pass away at the same time or if your primary beneficiary passes away before you.

It's important to review your beneficiary information each year, to ensure that your wishes, in the event of a loss, go to whom you wish.

# Supplemental Life/AD&D

You may elect supplemental life insurance with AD&D for yourself and for your spouse and dependents. Note that, if you apply for supplemental life insurance, you will also automatically be applying for an equal amount of AD&D coverage, as the two coverages are combined.

### Employee coverage

- You may elect coverage levels of one, two, three, four, five, six, or seven times their annual salary, up to $1,000,000.
- If you apply for six or seven times you salary coverage, or over $400,000, or an increase to your current amount outside of your 30-day new hire enrollment period, you will need to go through a statement of health/evidence of insurability process administered by MetLife.
- This plan is portable. You may continue the policy on your own when you end employment with the State, up to age 99.
- To calculate your premium rate, round your salary to the next $1,000. Multiply by your desired coverage level. Multiply that number by the rate for your age group. Finally, divide by 1,000.

### Spouse/dependent coverage

- If you elect supplemental coverage for yourself, you may also purchase $10,000 of supplemental coverage for your spouse and/or dependents. The coverage and contribution rates apply to all eligible dependents; you pay one flat rate, regardless of the number of dependents you cover.
- If you apply for spouse/dependent coverage outside of your 30-day new hire enrollment period, your spouse and/or dependents will each need to provide a statement of health/evidence of insurability to MetLife.

| SUPPLEMENTAL EMPLOYEE COVERAGE RATE PER $1,000 OF COVERAGE | | | | |
|---|---|---|---|---|
| | 24 PAY PERIODS | | 12 PAY PERIODS | |
| | PER PAY PERIOD | ANNUAL | PER PAY PERIOD | ANNUAL |
| Younger than 30 | $0.022 | $0.528 | $0.044 | $0.528 |
| 30 to 34 | $0.029 | $0.696 | $0.058 | $0.696 |
| 35 to 39 | $0.034 | $0.816 | $0.068 | $0.816 |
| 40 to 44 | $0.041 | $0.984 | $0.082 | $0.984 |
| 45 to 49 | $0.056 | $1.344 | $0.112 | $1.344 |
| 50 to 54 | $0.080 | $1.920 | $0.160 | $1.920 |
| 55 to 59 | $0.122 | $2.928 | $0.244 | $2.928 |
| 60 to 64 | $0.181 | $4.344 | $0.362 | $4.344 |
| 65 to 69 | $0.338 | $8.112 | $0.676 | $8.112 |
| 70+ | $0.548 | $13.152 | $1.096 | $13.152 |

| SUPPLEMENTAL SPOUSE/DEPENDENT COVERAGE | | | | |
|---|---|---|---|---|
| COVERAGE LEVEL | 24 PAY PERIODS | | 12 PAY PERIODS | |
| | PER PAY PERIOD | ANNUAL | PER PAY PERIOD | ANNUAL |
| $10,000 | $1.110 | $26.640 | $2.220 | $26.640 |

**Questions?** For more information on basic and supplemental life insurance and AD&D, go to https://sd.gov/bhra, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).